

# Application process for employers



## Personal Accident and Sickness Cover

Complete the Birst Discretionary Trust Acceptance Form online by clicking the button.

Alternatively complete the application form and return to:  
**[building.trusts@howdengroup.com](mailto:building.trusts@howdengroup.com)**

[Apply here](#)

Employees are to be declared monthly in arrears. Once registered, monthly declarations will be sent on the 1st of each month for completion.

Monthly invoices will then be emailed to the contact you have nominated on your Acceptance Form.

Levels of Membership fees are:

**Bronze:** \$26 per week per employee

**Silver:** \$28 per week per employee

**Gold:** \$32 per week per employee



**Talk to us today**

[www.howdeninsurance.com.au](http://www.howdeninsurance.com.au)

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